

GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

AHDD&F Department – “YSR Pasu Bhima Padhakam (Livestock Insurance Scheme)” under National Livestock Mission, to provide Livestock Insurance to the farmers – Accorded - Orders – Issued.

ANIMAL HUSBANDRY, DAIRY DEVELOPMENT & FISHERIES (AH-I) DEPARTMENT

G.O.Ms.No.03

Dated:12.01.2023.
Read the following:

1. G.O.Ms.No.22, AH,DD&F (AH-I) Department, Dated 14-08-2019.
2. From the Director of Animal Husbandry, A.P., Vijayawada, Lr.Roc.No. AHF02-SCH/10/2022-RBK, Dt:22.02.2022, 01-06-2022, 18.08.2022.

ORDER: -

In the reference 1st read above, orders were issued by the Government approving the “Livestock Loss Compensation Scheme - YSR Pasu Nashta Parihara Padhakam” during the year 2019, along with the detailed guidelines for implementation of the scheme.

2. In the reference 2nd read above, the Director of Animal Husbandry while furnishing the concept note along with the operational guidelines for implementation of “YSR Pasu Bhima Padhakam”, has requested the Government to approve the “YSR Pasu Bhima Padhakam” under National Livestock Mission and operational guidelines duly replacing the existing “YSR Pasu Nashta Parihara Padhakam”

3. Government after careful examination, hereby approve the proposal for implementation of the “YSR Pasu Bhima Padhakam (Livestock Insurance Scheme)” under National Livestock Mission, to provide Livestock Insurance to the farmers duly replacing the existing “Livestock Loss Compensation Scheme - YSR Pasu Nashta Parihara Padhakam” with following funding pattern.

Category	Central Share	State Share	Beneficiary Share
BPL/SC/ST	40%	40%	20%
APL	25%	25%	50%

4. The approved operational guidelines are appended as Annexure to this order.
5. The Director, Animal Husbandry Department, Andhra Pradesh, Vijayawada shall take further necessary action accordingly, duly following the procedure and guidelines prescribed.

6. This order issues with the concurrence of Finance (FMU-A&C,AHDDF,CS) Department vide Finance U.O.No.FIN01-FMU0PC(AHDF)/7/2022-FMU-AC-CS-AH, Computer No. 1697634, Dt:12.01.2023.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

Y. MADHUSUDHANA REDDY
SPECIAL CHIEF SECRETARY TO GOVERNMENT (FAC)

To

The Director, Animal Husbandry Department, A.P., Vijayawada(w.e)

All the District Collectors in the State (w.e)

Copy to:

PS to Spl.C.S. to CM.

OSD to Minister(AHDD&F).

PS to Spl.C.S. to Govt., AHDD&F Department(FAC).

The Finance (FMU-A&C,AHDDF,CS) Department (w.e)

The Revenue(DM) Department(w.e)

The I&PR Department (for wide publicity) (w.e)

The GA (Cabinet) Department

(with reference to Cabinet Resolution No.329/2022) (w.e)

All the Departments in A.P.Secretariat (w.e)

The Secretary (AHD-NLM), MoF, AH&D, Gol, New Delhi (w.e)

SF/SC.

//FORWARDED::BY ORDER//

T. Narash
SECTION OFFICER

(Annexure to G.O.Ms.No.03, AHDD&F (AH.I) Department, Dt: 12.01.2023)

Operational guidelines for “YSR Pasu Bhima Padhakam - Livestock Insurance Scheme”

Implementing Agency - The Animal Husbandry Department

Salient Features

- ✓ In the event of death of Cattle / Buffaloes, Male Cattle & Buffaloes/Draught animals the insurance claim of Rs.30,000/- per head for improved & indigenous breed and Rs.15,000/- per head for non-Descript breed shall be paid to the farmers.
- ✓ In the event of death of Sheep/ Goat/ Pigs, the insurance claim of Rs.6,000/-per Sheep/Goat/ Pigs (6 months and above age) shall be payable in the event of death of Sheep / Goat/ Pigs at a time, irrespective of sex of the animal to the Sheep/Goat/Pig rearers /owners.

Coverage of Animals: The below mentioned categories of animals belonging to all categories of Livestock owners including big farmers will come under the purview of the scheme.

- ✓ Productive Cattle -calved once and in the age group of 2 - 10 years.
- ✓ Productive Buffaloes -calved once and in the age group of 3 - 12 years.
- ✓ Male Cattle& Buffaloes/Draught animals - that are above 1.5 years for exotic and crossbred & above 2 years for Indigenous & Non-Descript are eligible. Above the age of 10 years are not covered.
- ✓ Sheep, Goat & Pigs - 6 months and above are covered under the scheme.
- ✓ Age shall be decided based on dentition by the veterinarian of the concerned Jurisdiction.
- ✓ No coverage for PTD (Permanent Total Disability)

Scope

- ✓ Cattle & Buffaloes: 5 Animals per household/ ration card.
- ✓ Sheep & Goat/ Pigs: Restricted to 50 animals per household per annum.

Identification of Animals

- ✓ All the animals proposed to be covered under the scheme in case of Cattle & Buffaloes shall be tagged and registered under the scheme.
- ✓ Animals tagged under INAPH scheme and also as per insurance company norms shall be covered under the scheme.

Time lines: To be arrived in solicitation with the insurance company in MoU/ MoA/ SLA wherein a claim is settled within 15 days after submission of all documents and requirements.

Day 1	(i) Intimation to call centre (ii) Call Centre intimating to AHA (iii) AHA arranges Post-Mortem (iv) Completion of Post-Mortem (v) AHA will coordinate and liaison with beneficiary and upload documents
Day 2	(i) Completion of obtaining of all documents from beneficiary (ii) Completion of obtaining of all documents from AHA (iii) Completion of upload of the respective documents in to claims portal (iv) Completion of insurance investigation and preparation of investigation report
Day 3	(i) Upload of insurance investigation report (ii) Physical submission of Ear Tag to nearby Micro/ Branch/ Divisional Officer of insurance company. (iii) Insurance company downloads all uploaded documents and starts processing the claim.
Day 4-15	(i) Insurance company will either confirm the admissibility of the claim or upload the list of required/ pending documents, in the portal. (ii) If the claim is admissible, then the same will be processed and the claim proceeds will be paid to the beneficiary through DBT. UTR details will be uploaded in the portal. (iii) If a claim is not admissible, the reasons for denial will be uploaded in the portal and the claim will be rejected. (iv) If uploaded documentation is not complete, then the claim will be closed for resubmission. A notification will be sent to the callcentre and beneficiary in this regard.

Procedure for Insurance claim settlement

- ✓ Will be in accordance with MoA/ MoU/ SLA (Service Level Agreement) with the insurance company.

Tagging

- ✓ Insurance company will issue an appropriate number of ear tags to the implementing agency. The AHAs will make sure that every insured animal is ear tagged and the details of the tag are updated with the data base of the beneficiary
- ✓ Further, the cost of tags to be used for identification of animals is to be borne by the insurance company who shall arrange relevant stationary, ear tag and tag applicator. If the insured/proposed animal is found pre-tagged with INAPH tag having 12-digit unique animal ID number, the same shall be utilised with unique identity number and there shall not be any dispute in settlement of claims on account of utilization of existing tag.

Claims Eligible

- ✓ Cattle & Buffaloes: 5 Animals per household/ ration card.
- ✓ Sheep & Goat/Pigs: Restricted to 50 animals per household per annum

Insurance Claim Payable

- ✓ The insurance claim payable will be
 - Rs.30,000/- for Improved & Indigenous (Cows and Buffaloes/ Male Cattle & Buffaloes/ draught animals).
 - Rs.15,000/- for Non-Descript (Cows & Buffaloes/ Male Cattle & Buffaloes/ draught animals).
 - Rs.6,000/- Per animal in case of Sheep, Goat & Pig.

Eligibility

- ✓ The claims for insurance in case of mortality shall be processed in case of the below mentioned situations
- ✓ Accident (Inclusive of flood, cyclone, drowning, electrocution accidental poisoning, snake bites, wild life attack, strangulation, fire accident, road/rail accident) or any other fortuitous circumstances (fortuitous means accident in origin)
- ✓ Diseases
- ✓ Circumstances not covered under SDRF/NDRF
- ✓ The claims for insurance cannot be processed in case of the below mentioned situations:
 - (i) Malicious or will full acts of the owner
 - (ii) Circumstances covered under SDRF/NDRF
 - (iii) Already insured animals under various schemes

Procedure for payment of Insurance claim

1. Servicing of the Scheme:

The settlement of claims would be subject to implementing agency submitting Claim form, Ear Tag, PM Certificate etc. as required by the insurance company in accordance with policy terms, conditions & MoU. Details of the beneficiary like the Aadhar number, bank account to which the claim proceeds are to be credited, and other details as required by the insurance company to process the claim will be arranged by the implementing agency.

- ✓ **Master Policy:** The Nodal agency (Animal Husbandry Department) will be the master policy holder and shall submit the details of the proposed animals for insurance.
- ✓ At the District level the Scheme shall be monitored closely by the Joint Director (AH) /Joint Collector (R&RB) to ensure the claims are settled within 15 days of the death of the animal.
- ✓ At the State level the APGICL shall provide the necessary technical support for better implementation and monitoring of the scheme from time to time.

Procurement:

- ✓ Only one tender should be floated for the whole State/UTs considering state as a unit. The tender may comprise 3 or more items *(26 items in case of AP for 26 districts)*. This will enable the selected insurance company to issue policies and service the claims from their district/ divisional offices, so that the scheme can be monitored locally as well as centrally.
- ✓ **Tender Inviting Authority:** The Director of Animal Husbandry of the State Implementation Agency
- ✓ The Director of Animal Husbandry will invite tenders from those **Public and Private General Insurance Companies** having a network in the State/UTs or a considerable part of the State/UTs. While selecting Insurance Company, besides premium rates offered, **its capacity to provide services**, terms and conditions and service efficiency on objective criteria should also be taken into account.
- ✓ APGICL may review all the technical aspects of the RFP/ NIT Document such as terms, conditions, clauses, warranties, limits, sublimit, Add-Ons, coverage and such others.
- ✓ A Tender Evaluation Committee with following members shall be constituted for bid processing and technical & financial bids evaluation.

1	Managing Director, APSGDCFL	Chairman
2	Joint Secretary, AHDDF	Member
3	Nominee of Department of FAHD, GOI	Member
4	Nominee of APGICL	Member
5	Additional Director (Planning), AH Dept.	Member Secretary

- ✓ No additional premium rate should be quoted by the insurance company for coverage of animals that may move /migrate to different district/s within the state of Andhra Pradesh.
- ✓ The Animal Husbandry Department must open a dedicated bank account for depositing the beneficiary share of the premium.

Work Flow:

1. The farmer shall intimate death of their cattle through call centre or Village Secretariat.
2. Call centre Operator will Register the claim and informs the Claim Code
 - a. The Animal Husbandry Assistant (AHA)/Ward Welfare Development Secretary (WWDS) uploads primary information about the deceased animal and farmer on the portal and initiates the process within 1day.
 - b. The Veterinary Assistant Surgeon (VAS)/ Assistant Director (Animal Husbandry)/ DD(VPC) inspects the carcass of the dead animal on the same day.

- c. Insurer will appoint the investigator immediately and in no case the delay should exceed 24 hours. The claimant/ beneficiary will not dispose of the carcass till spot survey or 24 hours from intimation. In summer/ high humid months "Putrefaction is fast" the appointment of investigators needs to be quick so that he/ she may reach the site within 6-8 hours.
 - d. In case the carcass is of Cow (cattle) /she-buffalo/male cattle & buffalo/draught, mandatory post-mortem of the animal is conducted; for Goat/Sheep/Pig mandatory post-mortem is conducted in case of accidental death on the same day.
 - e. Also, mandatory witness testimony (Panchanama) is conducted on a Goat/Sheep/Pig or in case the ear tag is missing /unavailable for identification and owner details on the same day. Post inspection, testimony and taking of pictures, the carcass can be disposed of by the farmer and no disposal documentation is required.
 - f. All required documents will be scanned and uploaded to the portal with the help of Animal Husbandry Assistant within one day after the death intimation for processing of claims:
 - g. Along with the Ear Tag, the documents required by the insurance company would be:
 - (i) Intimation Form
 - (ii) Claim Form
 - (iii) Post-Mortem Certificate
 - (iv) Panchanama (or) FIR (for cases other than natural death)
 - (v) Copy of rearers/ owner's aadhar card
 - (vi) Copy of rearers/ owner's Rice Card (for BPL household)
 - (vii) Copy of cancelled cheque leaf or first page of bank pass book.
 - (viii) Duly signed satisfaction voucher/ Advance stamped receipt.
 - (ix) Any other document as requested by the insurance company in accordance with MoU/ SLA.
3. Call Centre will verify the documents and if it is as per requirement will forward it to the insurance company.
 4. The Insurance Company will login to the portal and check the details of claims raised.
 5. Insurance Company will verify the PDF documents and if all required documents are uploaded the claim will be settled. If not, Claim will be returned duly informing the required documents.
 - a. Insurance company will provide clarity on the cases in which there will be NO CLAIM. In all cases where the claim is rejected, it is necessary for the insurer to state the reasons for NO CLAIM.
 - b. All claims will be settled by respective Branch/ Divisional Offices as allocated by the insurer. Regional offices must ensure availability of sufficient and dedicated manpower for smooth running of the scheme. The Names of concerned officials should be intimated to the Department of Animal Husbandry for proper coordination, MIS, claim settlement and grievance redressal.
 6. The settled claim amount will be directly transferred to the Beneficiary Account through NEFT/RTGS by the insurance Company and UTR details will be updated in the web portal.

7. An SMS will be triggered to the beneficiary at all stages informing the stage of the Claim.

Vigilance and monitoring: -

- ✓ The VAS/AD(AH)/DD(AH) concerned shall maintain Post-Mortem register and issue Post-Mortem certificate in the standard format
- ✓ The Deputy Director I/c of Divisions and the concerned Area Assistant Director shall verify 10% of the claims each randomly on a monthly basis.

Scheme fund: -

- ✓ Initial corpus fund of Rs. 50.00 crores shall be made available to the Department which shall be adjusted to the NLM SNA account of the Director of Animal Husbandry for making advance payment to the insurance companies towards premium charges.
- ✓ As and when the balances in Corpus fund is reduced by 75%, further release of funds will be processed by the Director of Animal Husbandry to the bank account of the District Joint Directors.

Administration and grievance redressal system

- ✓ All grievances connected to the Livestock insurance will be attended by a team of manpower consisting of 4 IT Programmers at State level and the BPO Assistants / Telephone operators etc sanctioned posts @ one per district on outsourcing basis under LLCS shall be continued under this scheme and already working staff shall be continued for implementation of this scheme.
- ✓ The qualification prescribed for the IT Programmers shall be B.Tech/B.C.A/B.Sc (Computer Science)/B.Com (Computer Science) and for BPO Assistants / Telephone operators etc., qualification shall be as per finance department outsourcing guidelines.
- ✓ The consolidated remuneration paid per month for IT Programmer shall be Rs. 30,000/- per month and for BPO Assistants / Telephone operators etc. shall be as approved by the finance department.
- ✓ The dedicated Toll-free number "1962" will be used to attend the grievances.

Software & Systems:

- ✓ Existing software application (APONLINE Platform) is sufficient to implement the scheme in the insurance model. Necessary changes are to be done to the workflow to suit insurance claim intimation and processing models.

Identification of Animals and their beneficiaries:

- ✓ **VVWV & GSWS** department had already conducted a door-to-door survey to identify the primary bread earner of BPL families. They captured various data fields of data that are essential to enrolment, insuring, intimation of claims, uploading of documents and DBT of insurance proceeds.

- ✓ Similarly, a door-to-door survey can be taken up by Village Volunteers and Ward Volunteers of VVVV & GSWS Dept., in order to capture the following fields:
 - o Name of rearer/ beneficiary/ owner:
 - o Aadhar No:
 - o Rice Card No:
 - o Gender:
 - o DoB/ YoB/ Age:
 - o Address:
 - o No and type of animals owned:
 - Sheep:
 - Goat:
 - Buffaloes
 - Cattle
 - Draught animals
 - Pigs
 - o Bank details for DBT
 - o Biometric verification of beneficiary
 - o Capturing of photographs of the animals
- ✓ During the door-to-door survey, the IT system provided will automatically arrive at the amount of beneficiary contribution payable which shall be collected by the respective volunteer and deposited to the bank account provided by the implementing agency.
 - (i) User (AHA) Login to the Mobile App using Aadhaar Authentication/OTP.
 - (ii) User (AHA) enters the beneficiary Aadhaar and Get the details (Name, Age, Gender, Caste Category) of the member from the Household Data
 - (iii) AHA will capture the details of Rice Card
 - (iv) Users will input all the Livestock details of the beneficiary along with images.
 - (v) Images will also be tagged with Latitude, Longitude, Place, Date and time of the capture and uploaded to server after capturing Aadhaar KYC of the Beneficiary.
 - (vi) Data will be uploaded to Server.
 - (vii) The software will automatically generate the animal wise sum insured, premium rate applicable and amount of beneficiary share.
 - (viii) AHA will collect the beneficiary share and deposit into the dedicated bank account (opened by the implementing agency) for depositing the beneficiary share of premium against the reference number generated in the software.
- ✓ Government of Andhra Pradesh will request respective centres' share from Gol and the same shall be remitted to the insurance company together with the state share and beneficiary's share.

Administrative cost:

- ✓ 2% of the scheme fund shall be utilised as administrative cost to engage the services of persons on outsourcing basis, mobility of staff and Development/ maintenance of IT applications.

Publicity:

- ✓ The Department shall give wide publicity to the Scheme by putting up hoardings at prominent places, and news coverage in the print electronic media.

Y.MADHUSUDHANA REDDY
SPECIAL CHIEF SECRETARY TO GOVERNMENT (FAC)